#### Case 23-21363-JAD Doc 47 Filed 01/05/24 Entered 01/05/24 15:35:34 Page 1 of 2 Document

Fill in this information to identify your case:						
Debtor 1	Timothy S. Stewart					
	First Name	Middle Name	Last Name			
Debtor 2	Debtor 2 Karthern P. Stewart					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA				
Case number	23-21363-JAD					

### Official Form 423

## **Certification About a Financial Management Course**

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

■ I c Da Na Co	check one:					
Da Na Ca I a m	completed an ap					
Na Ca I a m		proved cou	ırse in personal finan	ncial management:		
Ce la	Name of approved provider Ad		08/21/2023			
□ la m			Access Counsel	ing, Inc.		
m m			15317-PAW-DE-0	037695223		
_	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on <i>(check one)</i> :					
	☐ Incapacity.	I have a m finances.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
	☐ Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.				
	Active duty.	I am curre	ntly on active military o			
	Residence.			ited States trustee (or bankruptcy admir quately meet my needs.	nistrator) has determined that the approved	
Part 2: Si	ign Here					
I certify tha	at the information	I have provi	ded is true and correct	t.		
	nothy S. Stewar			Timothy S. Stewart Printed name of debtor	Date January 4, 2024	

Case 23-21363-JAD Doc 47 Filed 01/05/24 Entered 01/05/24 15:35:34 Desc Main Document Page 2 of 2

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Debtor 2 Karthern P. Stewart						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA				
Case number	23-21363-JAD					

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In a join	t cas	e, each debtor	must take	the course. 11 U.S.C. §§	§ 727(a)(11) and 1328(g).			
the prov	/ider	does notify the	court, yo		If the provider does not notify th		you have completed the course. If en Debtor 1 and Debtor 2 must each	
•		d under chapter by Code.	7 and you	need to file this form, file it	within 60 days after the first date se	et for the me	eting of creditors under § 341 of the	
<ul> <li>If yo moti</li> </ul>	u filed on for	d under chapter a discharge un	11 or 13 ar der § 1141	nd you need to file this forn (d)(5)(B) or § 1328(b) of th	n, file it before you make the last pay e Bankruptcy Code. Fed. R. Bankr.	yment that y P. 1007(c).	our plan requires or before you file a	
		es, the court ca h the court and		•	e financial management course.	To have the	e requirement waived, you must file	
Part 1:	Tell	the Court Abo	ut the Rec	uired Course.				
You mu	ıst ch	eck one:						
	l co	mpleted an app	proved co	urse in personal financia	I management:			
	Dat	e I took the cour	se	08/21/2023				
			MM/ DD / YYYY					
	Nar	ne of approved <sub>l</sub>	provider	Access Counseling, Inc.				
	Certificate Number		15317-PAW-DE-037695224					
				e a course in personal fi quirement based on (che	nancial management because the eck one):	court has	granted my	
		Incapacity.	I have a finances		deficiency that makes me incapable	e of realizing	or making rational decisions about	
		Disability.			be unable to complete a course in n after I reasonably tried to do so.	personal fin	ancial management in person, by	
		Active duty.	I am curr	ently on active military dut	y in a military combat zone.			
		Residence.		district in which the United anal courses cannot adequ	d States trustee (or bankruptcy adm ately meet my needs.	inistrator) ha	as determined that the approved	
Part 2:	Sig	n Here						
I certify	that t	the information I	have prov	ided is true and correct.				
		ern P. Stewar			Karthern P. Stewart	Date	January 4, 2024	
Signa	iture o	f debtor named on	certificate		Printed name of debtor		MM / DD / YYY	